

**REMARKS**

At the outset, the Examiner is thanked for the courtesies extended to Applicant's representative, Michael P. Alexander, during the personal interview of December 16, 2009. No agreement with the examiner was reached at the interview. No exhibits were shown and no demonstration was conducted. The substance of the interview is substantially reflected in the content of this response.

By this response, claims 1-42 and 44-55 are hereby canceled without prejudice or disclaimer; and claims 56-65 are hereby added. No new matter is added. Accordingly, claims 56-65 are currently pending. Reexamination and reconsideration of the pending claims is respectfully requested.

In the Office Action, claims 1-42 and 44-55 are rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 5,704,045 to King et al. (hereinafter "King"). Applicant respectfully submits that this rejection is moot in light of the cancellation of these claims.

Furthermore, new claims 56-65 are allowable in that none of the cited references, including King, alone or in combination, teach or suggest all the features of these claims.

For example, the Office Action alleges that King teaches "a method of processing a financial product (abstract) comprising: receiving a request for a financial product and information including risk about a party requesting the financial product (col. 12, lines 1-50); preparing a bid solicitation for the financial product based on the request and information and transmitting the bid solicitation to a plurality of product carriers (col. 23, lines 7-16); receiving a proposal for providing the financial product submitted by at least one of the plurality of product carriers (figs. 1-2); and generating by a computer-based product value appraisal system a rating corresponding to the proposal, wherein said proposal includes both guaranteed and illustrated costs and benefits of the product (col. 22, line 30 to col. 23, line 16).


However, even if Office Action were correct, King still fails to teach or suggest all the features of new claims 56-65.

If for any reason the Examiner finds the application other than in condition for allowance, the Examiner is requested to call the undersigned attorney at (202) 496-7500 to discuss the steps necessary for placing the application in condition for allowance. All correspondence should continue to be sent to the below-listed address.

If these papers are not considered timely filed by the Patent and Trademark Office, then a petition is hereby made under 37 C.F.R. §1.136, and any additional fees required under 37 C.F.R. §1.136 for any necessary extension of time, or any other fees required to complete the filing of this response, may be charged to Deposit Account No. 50-0911. Please credit any overpayment to deposit Account No. 50-0911. A duplicate copy of this sheet is enclosed.

Dated: January 4, 2010

Respectfully submitted,

By 

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